

Amendments to the Claims:

The following listing of claims will replace all prior versions, and listings, of claims in the application:

1. (Currently Amended) A thin film magnetic head comprising:
 - a substrate having a major surface;
 - a first magnetic layer formed on or above the major surface of the substrate and having a pole portion;
 - a second magnetic layer having a pole portion which is opposed to said pole portion of the first magnetic layer via a write gap layer and constitutes an air bearing surface together with said pole portion of the first magnetic layer, and a rear portion;
 - a third magnetic layer having one end connected to the rear portion of said second magnetic layer and the other end remote from the air bearing surface magnetically coupled with the first magnetic layer, a front surface of the one end of the third magnetic layer being retarded from the air bearing surface; and
 - ~~at least one layer~~first and second layers of thin film coil having a ~~portion~~portions formed between said first and second magnetic layers; wherein
 - said ~~at least one~~first layer of thin film coil is embedded within a first insulating layer; and
 - a second insulating layer is provided on the first insulating layer such that a surface of the second insulating layer opposite to the first insulating layer is coplanar with a surface of the rear portion of the second magnetic layer opposite to the write gap layer; and
 - the second layer of thin film coil is formed on the coplanar surface of the second insulating layer and is embedded within a third insulating layer.

2. (Currently Amended) The thin film magnetic head according to claim 1, wherein said first insulating layer and the third insulating layer is-are made of photo-resist and said second insulating layer is made of alumina.

3. (Cancelled)

4. (New) The thin film magnetic head according to claim 1, wherein a surface of a front portion of the second magnetic layer opposite to the write gap layer is closer to the write gap layer with respect to the coplanar surface of the second insulating layer.

5. (New) The thin film magnetic head according to claim 1, wherein a surface of a front portion of the second magnetic layer opposite to the write gap layer extends along the coplanar surface of the second insulating layer.